

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claims 33 and 39 have been amended hereby. Claims 1-32, 38 and 45-76 are canceled hereby without prejudice or disclaimer. Applicant retains the right to file a Divisional Application(s) directed to the subject matter of the canceled claims.

Rejections Under 35 U.S.C. § 102

Claims 33, 37, 38, 40, 41, 43 and 44 stand rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 7,340,421 B1 to Marcial et al. (hereinafter "Marcial"). This rejection is respectfully traversed.

As amended, **claim 33** of the present Application recites:

A hosting system for hosting one or more clients, comprising:
a source database to store source data pertaining to a financial account, the source data exhibiting a source balance;
an application database to store ledger data pertaining to the financial account, the ledger data exhibiting a ledger balance; and
an account reconciliation application executing at the application database to enable creation of reconciliation documents that associate the ledger data and the source data pertaining to the financial account and define reconciliation items to reconcile any differences between the source balance and the ledge balance, *the account reconciliation application enabling creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation profiles, the reconciliation profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles.* (Emphasis added.)

Marcial does not disclose at least an account reconciliation application that enables "creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation profiles, the reconciliation profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles," as is recited in claim 33. Marcial discloses an account reconciliation system that does not provide a user the ability to create "reconciliation profiles" using a "profile creation screen." In particular, the Marcial system is not scalable. The Office asserts Marcial discloses "creation of reconciliation profiles" at column 12, lines 11-12; however, Applicant has carefully considered the entirety of Marcial, including the indicated portion of Marcial, but found no such disclosure.

Therefore, for at least the foregoing reasons, the rejection of claim 33 is improper.

Dependent claims 34-37 and 39-44 depend from claim 33. The rejection with regard to these claims should be withdrawn by virtue of the dependency. Moreover, these claims recite features that, when taken together with those of claim 33, are not disclosed by Marcial.

For at least the reasons stated above, Applicant respectfully requests the Office to reconsider and withdraw the rejection of claims 34-37 and 39-44.

Claim Rejections Under 35 U.S.C. § 103

Claims 34, 35, 36 and 39 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Marcial in view of U.S. Patent No. 6,023,705 to Bellinger et al. (hereinafter "Bellinger"). Applicant respectfully traverses this rejection.

Dependent claims 34, 35, 36 and 39 depend from claim 33. The rejection with regard to these claims should be withdrawn by virtue of the dependency. Moreover, these claims recite features that, when taken together with those of claim 1, are not suggested by Marcial and Bellinger.

For at least the reasons offered above, Applicant respectfully requests reconsideration and withdrawal of the rejections under 35 U.S.C. § 103(a).

Conclusion

In accordance with the foregoing remarks, Applicant believes that the pending claims are allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney at the provided email address.

Respectfully Submitted,

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